

Form B18 (Official Form 18)(10/05)

United States Bankruptcy Court
Eastern District of Virginia
1100 East Main Street
Richmond, VA 23219

Case Number 05-37390-DOT
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mark William Sapp
2206 Wolverine Drive
Richmond, VA 23228

Lisa Delynn Sapp
2206 Wolverine Drive
Richmond, VA 23228

Social Security No.:
Debtor: xxx-xx-1578
Employer's Tax I.D. No.:
Debtor: NA

Joint Debtor: xxx-xx-9194
Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: December 9, 2005

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0422-7
Case: 05-37390

User: admin
Form ID: B18

Page 1 of 1
Total Served: 17

Date Rcvd: Dec 12, 2005

The following entities were served by first class mail on Dec 14, 2005.

db	+Mark William Sapp,	2206 Wolverine Drive,	Richmond, VA 23228-3220
jdb	+Lisa Delynn Sapp,	2206 Wolverine Drive,	Richmond, VA 23228-3220
aty	+Jon Marsh Worden,	Suite 6, 2500 East Parham Road,	Richmond, VA 23228-2921
tr	Sherman B. Lubman,	P.O. Box 5757,	Glen Allen, VA 23058-5757
7030752	Bank of America,	Post Office Box 1758,	Newark, NJ 07101-1758
7030753	Capitol One,	Post Office Box 70884,	Charlotte, NC 28272-0884
7030754	+Charles Smith, DDS,	2314 E. Parham Road,	Richmond, VA 23228-3118
7030755	Direct Merchants Bank,	Post Office Box 105278,	Atlanta, GA 30348-5278
7030757	+Dr. Van Mannen,	7650 E. Parham Road,	Richmond, VA 23294-4373
7030759	Household Bank,	Post Office Box 17051,	Baltimore, MD 21297-1051
7030760	MBNA,	Post Office Box 14137,	Wilmington, DE 19886-5137
7030761	+Office of the U.S. Trustee,	600 East Main Street,	Suite 120, Richmond, VA 23219-2430
7030763	+Truliant Federal Credit Union,	Post Office Box 26253,	Winston Salem, NC 27114-6253
7030762	+Truliant Federal Credit Union,	Post Office Box 26253,	Winston Salem, NC 27114-6253
7030764	+Washington Mutual,	Post Office Box 830214,	Baltimore, MD 21283-0214

The following entities were served by electronic transmission on Dec 13, 2005 and receipt of the transmission was confirmed on:

7030756	EDI: DISCOVER.COM Dec 12 2005 22:13:00	Discover,	Post Office Box 3008,
		New Albany, OH 43054-3008	
7030758	EDI: TSYS.COM Dec 12 2005 22:13:00	GE Consumer Finance,	Post Office Box 960061,
		Orlando, FL 32896-0061	
7030759	EDI: HFC.COM Dec 12 2005 22:13:00	Household Bank,	Post Office Box 17051,
		Baltimore, MD 21297-1051	

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2005

Signature:

